

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RITA BLACK

Debtor(s)

Case No. 07-18627

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2007.
- 2) The plan was confirmed on 12/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2012.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,650.00.
- 10) Amount of unsecured claims discharged without payment: \$20,123.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,380.60
Less amount refunded to debtor	\$24.69

**NET RECEIPTS:** **\$15,355.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,343.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$809.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,152.09**

Attorney fees paid and disclosed by debtor: \$157.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	2,572.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	254.52	260.71	260.71	26.07	0.00
FIRST BANK & TRUST	Unsecured	2,525.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Unsecured	406.00	NA	NA	0.00	0.00
GOTTLIEB MEMORIAL HOSPITAL	Unsecured	83.66	NA	NA	0.00	0.00
GUARANTY BANK	Unsecured	201.14	NA	NA	0.00	0.00
HINSDALE LAKE TERRACE	Unsecured	NA	2,553.93	2,553.93	255.39	0.00
LASALLE BANK	Unsecured	325.85	NA	NA	0.00	0.00
LEONARD & CO. CPAS	Unsecured	210.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	280.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	739.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS	Secured	450.00	450.00	450.00	450.00	31.91
MONTEREY FINANCIAL SVCS	Unsecured	NA	269.76	269.76	26.98	0.00
PAYDAY LOAN STORE	Unsecured	6,463.00	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	200.00	200.00	200.00	20.00	0.00
REGIONAL ACCEPTANCE	Secured	7,694.00	7,693.92	7,693.92	7,693.92	2,400.64
SANTA BARBARA TAX PRODUCTS G	Unsecured	NA	600.00	600.00	60.00	0.00
SHORT TERM LOANS	Unsecured	NA	793.70	793.70	79.37	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	1,857.00	1,595.38	1,595.38	159.54	0.00
WEST ASSET MANAGEMENT	Unsecured	672.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,693.92	\$7,693.92	\$2,400.64
All Other Secured	\$450.00	\$450.00	\$31.91
<b>TOTAL SECURED:</b>	<b>\$8,143.92</b>	<b>\$8,143.92</b>	<b>\$2,432.55</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,273.48</b>	<b>\$627.35</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,152.09</u>
Disbursements to Creditors	<u>\$11,203.82</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,355.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.